



**UNITED STATES BANKRUPTCY COURT
Western District of North Carolina
Charlotte Division**

Case No. 24-30108
Chapter 7

In Re: Debtor(s) (name(s) used in the last 8 years, including married, maiden, trade, and address):

Johnny Marcano
2525 Lassen Bay Pl
Apt 5A
Charlotte, NC 28215
Social Security No.: xxx-xx-8796

**NOTICE TO DEBTOR(S) OF REQUIREMENT FOR FINANCIAL MANAGEMENT
COURSE (Official Form 23)**

Pursuant to 11 U.S.C. §§ 111 and 727(a)(11) and Federal Rules of Bankruptcy Procedure 1007, individual debtors must complete an instructional course concerning personal financial management from an approved agency after filing a bankruptcy petition in order for the court to enter a discharge. A debtor who has completed an instructional course may satisfy the requirements of Federal Rules of Bankruptcy Procedure 1007(b)(7) by filing a certificate of completion by the approved agency that provided the course. A review of this case reflects that the Certificate has not been filed in this case.

If the required certificate referred to above is not filed within **fifteen days** from the date of this notice, this case may be closed without entry of a discharge. If this case is closed without a discharge, any motion subsequently filed to reopen the case for the purpose of obtaining a discharge will require a filing fee. The fee to reopen a Chapter 7 case is currently \$260.

A list of approved Debtor Education Providers is available on the Bankruptcy Administrator's website at www.ncwba.uscourts.gov.

Dated: April 12, 2024

Steven T. Salata
Clerk of Court

Electronically filed and signed (4/12/24)